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To: EBSA, E-ORI - EBSA

Subject: ERISA Rules Comment

As a soon to be retired local government employee, I encourage you to promote individual responsibility and incentives for both public and private sector employees. Allowing all employees to defer taxes and interest on retirement and health savings plans will assist in freeing businesses and government agencies from the current burdens that threaten to bankrupt otherwise healthy organizations.

Because individuals have different goals in retirement, they can adjust savings plan to fit their needs better than a "one formula fits all" plan does. It would also be helpful if it was more transferable between employers as people change jobs and cities throughout their lives.

Thanks for listening.

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